

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I,

Lady-Zoe G. Horace, AVP; Recovery Officer of Bank of America Corporation ("Bank of America"), acting on behalf of Bank of America hereby appoint **Greg Griffith of American Property Locators, Inc.**, in the person of one of its principal officers, as Bank of America's lawful attorney-in-fact to seek recovery of the undistributed, unclaimed, or undelivered tenders of funds of:

MBNA America Bank, N.A. in the amount of \$4,292.27


held by the United States, by a state, or by an agency or instrumentality of either, hereby revoking all previous powers of attorney in this regard to whomever granted.

Bank of America further grants the attorney authority to do whatever is necessary and proper to recover the aforementioned unclaimed funds only, as fully as it might or could do if acting through its own officers or agents, hereby confirming all that the attorney shall lawfully do or cause to be done (including the endorsement of any instrument of payment on behalf of Bank of America). Nevertheless, the attorney shall have no authority to incur any financial obligation or to make any expenditure on behalf of Bank of America, other than an expenditure payable from any sums recovered by virtue of the attorney's actions.

In construing this instrument where the context so requires, the singular includes the plural. This Power of Attorney shall expire 180 days from the date hereof or upon collection of the aforementioned unclaimed funds, if earlier, unless otherwise extended by an amendment which is attached hereto. Bank of America authorizes the use of a photocopy of this Limited Power of Attorney, for any purpose, in lieu of the original.

Signed this 19th day of Feb, 2015.


Bank of America Corporation


Lady-Zoe G. Horace
AVP; Recovery Officer

Federal Taxpayer ID 94-1687665

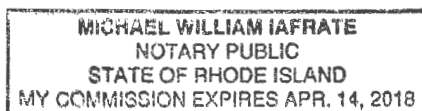
State of Rhode Island County of Providence Date: February 19th, 2015.

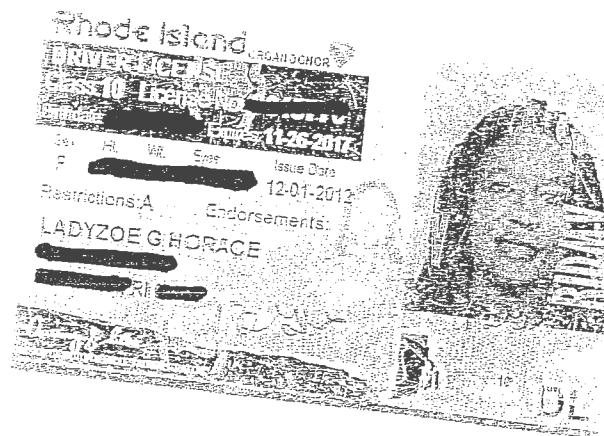
The above-named Lady-Zoe G. Horace, known to me to be the individual described in [and holding the position designated in] the foregoing instrument, appeared before me and acknowledged the execution thereof to be his/her free act and deed.

Before me: 
Notary Public

(Notary Seal)

My commission expires: April 14th 2018





Lady-Zoe G. Horace

AVP, Recovery Officer

Bank of America
Rt1-121-01-30, 125 Dupont Drive
Providence, RI 02907
T 401.865.7125 F 401.865.7685
lady-zoe.g.horace@bankofamerica.com

Bank of America 



Certificate of Authority to Act for Bank of America

I, the undersigned, Shannon C. Smith, as AVP; Vendor Manager I of Bank of America, do hereby certify that **Lady-Zoe G. Horace's** authority to act on behalf of Bank of America, includes, without limitation, the recovery of unclaimed funds arising from bankruptcy matters.

IN WITNESS HEREOF, I have hereunto signed my name this 4th day of February, 2015.

Bank of America

Shannon C. Smith

Corporate seal

If corporate Seal is unavailable sign affidavit below:

BE IT ACKNOWLEDGED,

That the undersigned hereby says under oath that the corporate seal for this corporation is unavailable

By: Shannon C. Smith
AVP; Vendor Manager I

Notary Statement

ACKNOWLEDGMENT

STATE OF Rhode Island)

COUNTY OF Providence)

Before me, the undersigned a Notary Public, in and for said County and State on this 4th day of February, 2015, personally appeared Shannon C. Smith to me known to be the identical person who subscribed his/her name to the foregoing instrument, as its AVP; Vendor Manager I and acknowledged to me that he/she executed the same as his/her free and voluntary act and deed of such corporation, for the purposes therein set forth.

In Witness Whereof, I have hereunto set my official signature and affixed my official seal the day and year first above written.

My Commission Expires:

April 14th 2018

Notary

Michael William Iafate

